

AB 7797884.1 1

Bret Spader
1325 S. Bancroft Street
Philadelphia, PA 19146
May 5, 2023

United States Bankruptcy Court
Eastern District of Pennsylvania
Robert N.C. Nix, Sr. Federal Courthouse
900 Market Street, Suite 400
Philadelphia, PA 19107
Re: Request to Seal or Remove Voluntarily Dismissed Bankruptcy Case

Dear Honorable Judge Coleman,

I am writing to request that my voluntarily dismissed bankruptcy case be sealed or removed from public access. The case number is 22 12154 and it was filed in the United States Bankruptcy Court for the Eastern District of Pennsylvania on August 17, 2022.

As someone who has experienced the consequences of having a bankruptcy on my record, I am deeply concerned about the impact that it can have on my future financial opportunities. Despite the fact that I voluntarily dismissed the case, the fact that I filed for bankruptcy can still be viewed by potential creditors and lenders, which could severely limit my ability to obtain credit or secure employment.

Furthermore, I am facing a number of challenges that are directly related to the presence of the bankruptcy on my record. For instance, I am unable to find new insurance for my car, which is essential for my daily commute to work. Additionally, I am worried that the bankruptcy case inaccurately portrays my financial history and does not accurately reflect my current financial situation. Since the time of the filing, I have taken significant steps to improve my financial position, including working with a financial advisor and establishing a strong payment history with my current creditors.

Moreover, I am concerned that the bankruptcy case could be used against me in ways that are beyond my control. For example, my employer or potential employers may view my bankruptcy as a red flag, leading to negative consequences for my career advancement opportunities. Additionally, potential landlords may reject my rental application based solely on the presence of a bankruptcy on my record.

For these reasons, I am requesting that my bankruptcy case be sealed or removed from public access. I understand that this is not a decision that is made lightly and that there are strict requirements that must be met. However, I believe that my circumstances meet the requirements for sealing or removing the case from public access.

I appreciate your attention to this matter and thank you in advance for your consideration of my request. If you require any additional information or documentation, please do not hesitate to contact me.

Sincerely,
Bret Spader